

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1 – 14. (canceled)

15. (original) A method of providing prepaid account replenishment services comprising the steps of:

- receiving real time data from a bank, wherein said data comprises information related to a replenishment transaction;

- identifying a prepaid account number from said data;

- sending an update message to a prepaid engine, wherein said update message comprises information regarding an amount of money to be added to said prepaid account;

- receiving summary data from said bank, wherein said summary data comprises information related to a plurality of replenishment transactions;

- reconciling individual replenishment transactions by comparing said real time data with said summary data; and

- sending a disbursement message to said bank, wherein said disbursement message comprises information regarding the distribution of funds associated with said replenishment transactions.

16 – 29. (canceled)

30. (currently amended) A method of providing prepaid account services to consumers comprising the steps of:

- assigning prepaid accounts to said consumers;

- associating said prepaid accounts with wireless telephones;

communicating with a banking network regarding consumer replenishment transactions, wherein said communicating with said banking network step further comprises the steps of:

receiving transaction messages following individual replenishment transactions by said consumers, wherein said receiving transaction messages step further comprises:

verifying that permanent account numbers have been activated;  
receiving a reconciliation message summarizing substantially all individual transactions that occurred during a certain period;  
reconciling said individual transactions; and  
sending a message indicating the disbursement of funds associated with said replenishment transactions;  
communicating with a prepaid engine regarding said consumer replenishment transactions; and  
sending a disbursement message to said banking network, wherein said disbursement message comprises information regarding the distribution of funds associated with said replenishment transactions.

31 – 40. (canceled)

41. (new) A system for replenishing prepaid accounts wherein real-time data is received from a bank, said real-time data comprising information related to a replenishment transaction and said data identifying a prepaid account, wherein the system comprises:

a non-transitory computer readable medium with computer program logic recorded thereon, which when executed by a processor performs the steps of:

sending a message to a prepaid engine from a replenishment system, wherein said update message comprises information regarding an amount of money to be added to said prepaid account;

receiving summary data from said bank, wherein said summary data comprises information related to a plurality of said replenishment transactions;

reconciling individual replenishment transactions by comparing said real time data with said summary data;

sending a disbursement message to said bank, wherein said disbursement message comprises information regarding the distribution of funds associated with said replenishment transactions; and

verifying that permanent account numbers have been activated.

42. (new) The system of claim 41 wherein said bank is a banking institution.

43. (new) The system of claim 41 wherein said bank is an entity that supports financial transactions over a point of sale network.

44. (new) The system of claim 41 wherein the non-transitory computer readable medium with computer program logic recorded thereon, when executed by a processor, performs the step of:

verifying location identification information associated with real time data from said bank, wherein said location identification information identifies authorized replenishment locations.

45. (new) The system of claim 41 wherein the non-transitory computer readable medium with computer program logic recorded thereon, when executed by a processor, performs the step of:

verifying that transaction identifiers associated with real time data from said bank are not duplicates.

46. (new) The system of claim 41 wherein the non-transitory computer readable medium with computer program logic recorded thereon, when executed by a processor, performs the steps of:

identifying replenishment transactions that are in variance with information contained in said summary data; and

logging identified replenishment transactions into an exception file.